

REMARKS

Applicants respectfully traverse and request reconsideration.

Applicants wish to thank the Examiner for the notice that claims 1-5 and 10-15 are allowed over the art.

Remaining claims 8-9 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Schmitz. Claims 8 and 9 have been amended to clarify that in response to receiving the retransmitted authentication code from the intermediate destination unit, the authentication code is returned by the first unit, transparent to the user, the authentication code to the authentication unit. (See for example, Specification pages 17, 22 and elsewhere).

Schmitz describes a completely different approach and does not teach the same subject matter. In Schmitz, the user reads a transaction authorization number on a monitor and “enters” the TAN that the user sees. As such, there is no sending of an authorization code to an authorization unit that is transparent to the user. Instead, a user is required to get involved in the process described in Schmitz. Applicants claim a different approach and as such, the claims are in condition for allowance.

Accordingly, Applicants respectfully request that a timely Notice of Allowance be issued in this case. The Examiner is invited to contact the below-listed attorney if the Examiner believes that a telephone conference will advance the prosecution of this application.

Respectfully submitted,

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